

**America East Conference
August 15, 2011**

Day 1 – International Trade

Hyatt Regency Buffalo

Registration – 8:00-11:00am

Mezzanine/Coat Room

Welcome/Brunch – 11:00-11:45am

Grand Ballroom

- Welcome - Franklin J. Sciortino, District Director, SBA Buffalo District Office
- *Breakfast Sponsor Greeting*
- Introductions- Jorge Silva-Puras, Regional Administrator, SBA Region 2
- *The Year Ahead at SBA* – Rob Hill, Associate Administrator, SBA Office of Field Operations.

Board Buses for Niagara Falls – 12:00pm

*Niagara Falls State Park
Goat Island*

Arrival at Niagara Falls – 12:45pm

International Trade Panel – 1:00-2:00pm

Supporting Your Exporting Client – The Banker's Role in National Export Initiative

- Patrick Hayes, Regional Manager, SBA US Export Assistance Center
- James Cox, Northeast Regional Director, US Department of Commerce
- John Vilardo, VP International Trade Finance, M & T Bank

Break/SBA Meeting – 2:00-5:30pm

Dinner & Keynote Speaker – 6:00-8:30pm

Dinner Sponsor Greeting

Welcome

- Paul A. Dyster, Mayor of Niagara Falls, NY
- Luz Hopewell, SBA Director of International Trade

Keynote Speaker

- Marta Moszczenska, Consul General, Consulate General of Canada

Board Buses for Hyatt – Immediately Following Dinner

**America East Conference
August 16, 2011**

Day 2 – SBA Updates

Buffalo-Niagara Convention Center

Registration – 7:30-8:30 Lobby/ SBA Booth

Breakfast & Guest Speaker – 8:30-10:00am Ballroom

Breakfast Sponsor Greeting

Welcome

- Byron W. Brown, Mayor of Buffalo, NY

M&T Bank Success Story

- Thomas Warne, President/CEO, Schutte Buffalo Hammermill LLC

Breakout Session I – 10:15-11:15 Room

A. SBA Loan Closings 101A

Best practices for a successful SBA loan closing? Hint: A thorough review of the SBA Loan Authorization and Agreement is the first step.

- Raymond L. Ruff, Esq., Partner, Phillips
Lytle LLP

B. Tabs, Tabs, & More Tabs 101B

*SBA's 7(a) & Express Guaranty Purchase and Offer in
Compromise Tabs*

- Vanessa Piccioni, Director, SBA National Guaranty Purchase
Center
- Tina Scriven, AVP/Special Credits Officer, First Niagara
Bank

C. Three Prongs of Eligibility* 106A

*How to determine whether a small business is eligible for an SBA
Guaranteed Loan through the examination of Size, Type and use of
Proceeds*

- James Hammersley, Deputy Assistant Administrator, SBA Office of Policy & Strategic Planning
- Stephen Olear, District Counsel, SBA Los Angeles District Office

D. Debt Refinancing 106B

What You Need to Know About Refinancing Debt with SBA

- Pam McGuffin, Loan Specialist, SBA 7(a) Processing Center
- Tom Bauer, Supervisor, M & T Bank

Breakout Session II – 11:30-12:30 Room

A. E-Tran 101A

Using E-Tran to Originate & Service your SBA Loans

- Amy Bassett, Business Development Officer, SBA New Hampshire District Office

B. Expediting Your 504 Approval 101B

Avoid frequent application errors, omissions, screen-outs and declines on 504 loan applications.

- David Miller, Supervisory Loan Specialist, SBA Sacramento Loan Processing Center
- Andrew Linehan, Executive Vice President & Senior Loan Officer, New York Business Development Corporation

C. Franchise Eligibility & The Franchise Registry* 106A

Understand how SBA views Franchise/License/Dealer/Jobber or similar agreements and relationships and learn about the new Franchise Registry.

- Stephen Olear, District Counsel, SBA Los Angeles District Office
- Edith Wiseman, Vice President, FRANDATA

D. Getting Your Liquidation & Litigation Expenses Reimbursed 106B

The Care & Preservation of Collateral (CPC) Tab

- Vanessa Piccioni, Director, SBA National Guaranty Purchase Center

Lunch & SBA HQ Panel – 12:45-2:00pm Exhibit Floor

SBA's Office of Capital Access – Program Update

- Steven Smits, Associate Administrator for Capital Access, SBA Office of Capital Access

- Patrick Kelley, Senior Advisor, SBA Office of Capital Access

Breakout Session III – 2:15-3:15 Room

A. Servicing and Liquidation Matrix & Documenting Unilateral Authority 101B
What Can I Do Myself and How Must I Document My File?

- Jane Butler, Executive Vice President, Lender Relations,
National Association of Government Guaranteed Lenders

B. Preparing for Your Onsite Review 106A
Understanding SBA's Review Process and How Best to Prepare

- Linda Rusche, Chief, SBA Kansas City PLP Review
Branch
- Barb Henderson, VP/SBA Administrator, Five Star Bank

C. SBA Loan Closings* 101A
*Best practices for a successful SBA loan closing? Hint: A thorough
review of the SBA Loan Authorization and Agreement is the first step.*

- Raymond L. Ruff, Esq., Partner, Phillips
Lytle LLP

D. 504 Debt Refinancing 106B
*The Jobs Act temporarily expanded the ability of a small business
to use the 504 Certified Development Company Loan Program to
refinance certain qualifying existing debt. Learn how.*

- David Miller, Supervisory Loan Specialist, SBA
Sacramento Loan Processing Center
- Andrew Linehan, Executive Vice President & Senior Loan
Officer, New York Business Development Corporation

Break/Vendor Visit – 3:15-5:00pm

Dinner & Guest Speaker – 6:00-8:30pm Exhibit Floor
First Niagara Greeting

- Steve Cohen, Senior Vice President and Deputy Commissioner,
Empire State Development

America East Conference
August 17, 2011

Day 3 – Serving the Underserved

Buffalo-Niagara Convention Center

Breakfast & Guest Speaker – 8:30-10:00am Ballroom

Breakfast Sponsor Greeting

- Ana Ma, Chief of Staff, SBA Office Of the Administrator
Opportunities in our Underserved Markets
- James Rivera, Associate Administrator for Disaster Assistance, SBA Office of Disaster Assistance
The Red Cross Ready Rating Program

Breakout Session IV – 10:15-11:15 Room

A. Tabs, Tabs, & More Tabs 101B

SBA's 7(a) & Express Guaranty Purchase and Offer in Compromise Tabs

- Vanessa Piccioni, Director, SBA National Guaranty Purchase Center
- Tina Scriven, AVP/Special Credits Officer, First Niagara Bank

B. Lender Reporting 101A

SBA Form 1502 and Your Monthly Reporting Requirements

- Victor M. Cruz, Associate, Colson Services Corp.

C. Change in Ownership* 106A

When is a Change of Ownership eligible for SBA financing? When is a business valuation needed?

- Pam McGuffin, Loan Specialist, SBA Standard 7(a) Processing Center
- Nancy Caple, District Counsel, SBA Syracuse District Office

D. Liquidating Your 504 106B

Learn the CDC's responsibilities when liquidating an SBA 504 loan. Become familiar with SOP 50-51's requirements for purchase and liquidation.

Joseph Bures, Chief Center Counsel, SBA Little Rock Commercial Loan Servicing Center

Lender Roundtable 10:15-11:15 By Invitation Room 103

Breakout Session V – 11:30-12:30 **Room**

A. The Charge Off & Beyond 101A

Understanding SBA's Charge off Process and the Treasury Offset Program

- Vanessa Piccioni, Director, SBA National Guaranty Purchase Center

B. Debt Refinancing 106B

What You Need to Know About Refinancing Debt with SBA

- Pam McGuffin, Loan Specialist, SBA Standard 7(a) Processing Center
- Tom Bauer, Supervisor, M & T Bank

C. Detecting Waste, Fraud, & Abuse* 101B

Detect and report program integrity issues.

- Robert Trusiak, Assistant United States Attorney for the Western District of New York
- Mollie B. Gaughan, District Counsel, SBA Buffalo District Office

D. Secondary Market 106A

Increasing your bank's opportunities using the Secondary Market

- James Hammersley, Deputy Assistant Administrator, SBA Office of Policy & Strategic Planning
- John E. Moshier, Senior Vice President, National SBA Segment Manager, KeyBank
- Thomas Orrico, VP of Operations, Colson Services Corp.

Lunch & Guest Speaker – 12:45-2:00pm **Exhibit Floor**

"A Banker's Perspective"

- Robert G. Wilmers, CEO & Chairman of the Board, M&T Bank

Breakout Session VI – 2:15-3:15 **Room**

A. Lender Oversight & Lender Portal 101A

What is the role of the Office of Credit Risk Management (OCRM) and what the Lender Portal can tell you?

- Linda Rusche, SBA, Chief/Kansas City PLP Review Branch

B. Change in Ownership 101B

When is a Change of Ownership eligible for SBA financing an explanation of 100% change versus change between existing owners (creeping control)? When a business valuation is needed and what should it contain?

- Pam McGuffin, Loan Specialist, SBA Standard 7(a) Processing Center
- Nancy Caple, District Counsel, SBA Syracuse District Office

C. Environmental & Appraisals* 106B

Environmental reviews of SBA collateral may be required. When are they required and what level of review is needed?

- Mark O'Brien, District Counsel, SBA Portland District Office
- Carl Knoblock, District Director, SBA Pittsburgh District Office

D. SBA's Disaster Loan Program 106A

The Role of SBA in a disaster and opportunities for lenders to collaborate with SBA and contribute to their community's recovery.

- James Rivera, Associate Administrator for Disaster Assistance, SBA Office of Disaster Assistance

Break/Vendor Visit – 3:15pm-5:00pm

Dinner & Keynote Speaker 6:00-8:00pm Exhibit Floor

M & T Bank Greeting

Federal Reserve Bank- Regional Economic Outlook

- Richard Deitz, Regional Economics Officer and Chief Economist for the Federal Reserve Bank of New York's Buffalo Branch

Closing Remarks - Jorge Silva-Puras, Regional Administrator, SBA Region 2

America East Adjourns